

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Gates, Pamela R	§	Case No. 08 B 34530
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 12/17/2008.

2) The plan was confirmed on 04/15/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was converted on 11/23/2009.

6) Number of months from filing or conversion to last payment: 11.

7) Number of months case was pending: 16.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$26,709.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$15,316.00
Less amount refunded to debtor	\$1,532.00

**NET RECEIPTS:** \$13,784.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,314.00
Court Costs	\$0
Trustee Expenses & Compensation	\$941.23
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,255.23

Attorney fees paid and disclosed by debtor \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Internal Revenue Service	Priority	\$2,174.87	\$6,196.98	\$6,196.98	\$0	\$0
Acme Continental Credit Union	Secured	\$13,266.00	\$13,266.00	\$13,266.00	\$2,821.17	\$0
Acme Continental Credit Union	Secured	\$8,000.00	\$8,000.00	\$8,000.00	\$1,701.26	\$0
CitiMortgage Inc	Secured	\$25,019.24	\$19,397.27	\$19,397.27	\$6,006.34	\$0
CitiMortgage Inc	Secured	\$156,712.00	\$159,807.24	\$159,807.24	\$0	\$0
Wells Fargo Financial Illinois Inc	Secured	NA	\$3,400.00	\$3,400.00	\$0	\$0
Account Management Service	Unsecured	\$100.00	\$1,151.42	\$1,151.42	\$0	\$0
Account Recovery Service	Unsecured	\$279.00	NA	NA	\$0	\$0
Acme Continental Credit Union	Unsecured	\$4,771.00	NA	NA	\$0	\$0
American Express Travel Relate	Unsecured	NA	\$7,980.19	\$7,980.19	\$0	\$0
American Express Travel Relate	Unsecured	\$2,224.00	\$2,224.17	\$2,224.17	\$0	\$0
Check N Go	Unsecured	\$288.00	NA	NA	\$0	\$0
Creditors Collection Bur	Unsecured	\$244.00	NA	NA	\$0	\$0
Department Stores National Bank	Unsecured	NA	\$719.32	\$719.32	\$0	\$0
DePaul University	Unsecured	\$3,007.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$129.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$55.00	NA	NA	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Internal Revenue Service	Unsecured	NA	\$5.94	\$5.94	\$0	\$0
Mercedes Benz Financial	Unsecured	\$8,000.00	\$17,428.96	\$17,428.96	\$0	\$0
Mutual Hospital Services/Alverno	Unsecured	\$65.00	NA	NA	\$0	\$0
Mutual Hospital Services/Alverno	Unsecured	\$88.00	NA	NA	\$0	\$0
Mutual Hospital Services/Alverno	Unsecured	\$430.00	NA	NA	\$0	\$0
Mutual Hospital Services/Alverno	Unsecured	\$187.00	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$659.00	\$671.06	\$671.06	\$0	\$0
Peoples Energy Corp	Unsecured	NA	\$1,496.67	\$1,496.67	\$0	\$0
Receivables Management Inc	Unsecured	\$250.00	\$2,300.00	\$2,300.00	\$0	\$0
Receivables Management Inc	Unsecured	\$150.00	NA	NA	\$0	\$0
Receivables Management Inc	Unsecured	\$250.00	NA	NA	\$0	\$0
Receivables Management Inc	Unsecured	\$150.00	NA	NA	\$0	\$0
Receivables Management Inc	Unsecured	\$250.00	NA	NA	\$0	\$0
Receivables Management Inc	Unsecured	\$250.00	NA	NA	\$0	\$0
Receivables Management Inc	Unsecured	\$100.00	NA	NA	\$0	\$0
Visa	Unsecured	\$3,049.86	NA	NA	\$0	\$0
Wells Fargo Financial Illinois Inc	Unsecured	\$5,274.00	\$4,087.05	\$4,087.05	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$159,807.24	\$0	\$0
Mortgage Arrearage	\$19,397.27	\$6,006.34	\$0
Debt Secured by Vehicle	\$24,666.00	\$4,522.43	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$203,870.51</b>	<b>\$10,528.77</b>	<b>\$0</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$6,196.98	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$6,196.98</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$38,064.78</b>	<b>\$0</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$3,255.23	
Disbursements to Creditors	\$10,528.77	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$13,784.00</b>

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: April 27, 2010

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.